

HOUSE BILL 2245

By Farmer

AN ACT to amend Tennessee Code Annotated, Title 56,
Chapter 7, Part 12, relative to uninsured motor
vehicle coverage.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Section 56-7-1201(b), is amended by
deleting the subsection in its entirety and by substituting instead the following language:

(b)

(1) A single policy or endorsement for uninsured motor vehicle coverage
issued for a single premium covering multiple vehicles may not be limited to
applying once per accident, and the limits of insurance for all covered vehicles
may be stacked to provide full coverage for the insured's loss.

(2) Limits of multiple policies or endorsements for uninsured motor
vehicle coverage issued by one (1) insurer or an affiliated insurer under common
ownership or management to an insured or a resident relative may be stacked
and applied to one (1) accident to provide full coverage for an insured's loss.

(3) The amount of the coverage available pursuant to this section shall
not be reduced by a setoff from any other coverage.

SECTION 2. Tennessee Code Annotated, Section 56-7-1201(d), is amended by
deleting the subsection in its entirety and by substituting instead the following language:

The limit of liability for an insurer providing uninsured motorist coverage under
this section is the amount of that coverage as specified in all applicable policies up to the
total loss suffered by the insured.

SECTION 3. This act shall take effect July 1, 2014, the public welfare requiring it.